

**SECURITIES AND EXCHANGE COMMISSION**

Washington, D.C. 20549-1004

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**FORM 8-K**

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CURRENT REPORT  
Pursuant to Section 13 or 15(d) of the  
Securities Exchange Act of 1934

Date of report (Date of earliest event reported): **March 9, 2004**

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**Hanmi Financial Corporation**

(Exact Name of Registrant as Specified in Charter)

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**Delaware**  
(State or Other  
Jurisdiction of  
Incorporation)

**000-30421**  
(Commission File Number)

**95-4788120**  
(IRS Employer  
Identification No.)

**3660 Wilshire Boulevard**  
**Los Angeles California**  
(Address of Principal Executive Offices)

**90010**  
(Zip Code)

Registrant's telephone number, including area code: **(213) 382-2200**

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**Not applicable**  
(Former name of former address, if changed since last report)

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**Item 5. Other Events and Regulation FD Disclosure.**

On March 9, 2004, Hanmi Financial Corporation issued a press release announcing the appointment of M. Christian Mitchell as a member of the board of directors of Hanmi Financial Corporation. A copy of that press release is attached hereto as Exhibit 99.1 and incorporated herein by reference.

**Item 7. Financial Statements and Exhibits.**

(c) Exhibits.

| <b>Exhibit No.</b> | <b>Exhibit</b>   |
|--------------------|--|
| 99.1               | Press release of Hanmi Financial Corporation, dated March 9, 2004, announcing the appointment of M. Christian Mitchell as a member of the board of directors of Hanmi Financial Corporation. |

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**SIGNATURES**

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

Date: March 9, 2004

Hanmi Financial Corporation

By: /s/ Jae Whan Yoo

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President and Chief Executive Officer

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**EXHIBIT INDEX**

| <b>Exhibit No.</b> | <b>Exhibit</b>   |
|--------------------|--|
| 99.1               | Press release of Hanmi Financial Corporation, dated March 9, 2004, announcing the appointment of M. Christian Mitchell as a member of the board of directors of Hanmi Financial Corporation. |

HANMI BANK NAMES M. CHRISTIAN MITCHELL  
TO ITS BOARD OF DIRECTORS

LOS ANGELES, CA., March 9, 2004 — Hanmi Financial Corporation (NASDAQ: HAFC), whose wholly owned subsidiary, Hanmi Bank, is one of the leading financial institutions serving the Korean-American community and other multi-ethnic communities throughout California, today announced the appointment to its Board of Directors of M. Christian Mitchell.

Mr. Mitchell, a retired partner of Deloitte & Touche, most recently served as the National Managing Partner for the firm's Mortgage Banking and Finance Companies practice and a member of Deloitte's National Financial Services Management Committee.

"Mr. Mitchell is a well known and respected financial expert and has advised many of the nation's largest financial institutions on risk management, governance, regulation, financial reporting, capital markets and mergers and acquisitions," said JW Yoo, Chief Executive Officer and President of Hanmi Financial Corporation. "We are very fortunate to have Mr. Mitchell join our Board. His financial acumen and experience will greatly assist our management and Board as we position our Company for future growth."

Mr. Mitchell is a member of the American Institute of Certified Public Accountants, has over 27 years of experience as an auditor and consultant at Deloitte, and advised federal agencies and standard-setting organizations on important financial reporting and regulatory issues. Mr. Mitchell's appointment increases the total number of Directors to twelve.

About Hanmi Financial Corporation:

Headquartered in Los Angeles, Hanmi Bank, a wholly owned subsidiary of Hanmi Financial Corporation, provides services to the multi-ethnic communities of California, with 15 full-service offices in Los Angeles, Orange, Santa Clara and San Diego counties. Hanmi Bank specializes in commercial, SBA, trade finance and consumer lending, and is a recognized community leader. Hanmi Bank's mission is to provide varied quality products and premier services to its customers and to maximize shareholder value.

Forward-Looking Statements:

This release may contain forward-looking statements, which are included in accordance with the "safe harbor" provisions of the Private Securities Litigation Reform Act of 1995. In some cases, you can identify forward-looking statements by terminology such as "may," "will," "should," "could," "expects," "plans," "intends," "anticipates," "believes," "estimates," "predicts," "potential," or "continue," or the negative of such terms and other comparable terminology. Although we believe that the expectations reflected in the forward-looking statements are reasonable, we cannot guarantee future results, levels of activity,

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performance or achievements. These statements involve known and unknown risks, uncertainties and other factors that may cause our actual results, levels of activity, performance or achievements to differ from those expressed or implied by the forward-looking statement. These factors include the following: general economic and business conditions in those areas in which the Company operates; demographic changes; competition for loans and deposits; fluctuation in interest rates; risks of natural disasters related to the Company's real estate portfolio; risks associated with SBA loans; changes in governmental regulation; credit quality; the availability of capital to fund the expansion of the Company's business; and changes in securities markets. In addition, Hanmi sets forth certain risks in its reports filed with the Securities and Exchange Commission, including the Company's Form 10-Q for the quarter ended September 30, 2003 and its Annual Report on Form 10-K for the fiscal year ended December 31, 2002 which could cause actual results to differ from those projected.

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